

Lesson Objectives

TRICARE Overseas

After this lesson, you should be able to:

- Describe the TRICARE Overseas Program (TOP)
- Describe TOP Program options
- Describe the types of Overseas Providers
- Describe the TRICARE Global Remote Overseas (TGRO) Program
- Locate TOP Program resources



TRICARE Overseas Program

The TRICARE Overseas Program (TOP) is the Department of Defense's (DoD) managed health care program outside of the United States (OCONUS) and excludes Hawaii and Alaska.

The TOP Program blends many features of the DoD's continental United States (CONUS) TRICARE programs, while also allowing for the significant cultural differences unique to foreign countries and their health care practices.

Cultural differences may apply to things like the location of care (provider comes to a patient's home), or the way health care is provided, i.e.; things commonly done by a provider class in the CONUS may be performed by a physician assistant or physician overseas depending upon the country.

Note: This does not imply that TRICARE will accept a different standard of care other than U.S. standards, however, certain services may be covered and payable under TRICARE.



TRICARE Overseas Regions

The TRICARE Overseas Program (TOP) is offered in three distinctly different overseas areas:

- **TRICARE Europe:** includes Europe, Africa, Middle East, Azores, and Iceland
- **TRICARE Pacific:** includes Asia, Australia, New Zealand, and India
- **TRICARE Latin America & Canada:** includes Central and South America, the Caribbean Basin, Puerto Rico, Virgin Islands, and Canada



TOP Management

- The Assistant Secretary of Defense for Health Affairs/Director of TMA is responsible for the overall policy of the TRICARE Overseas Program
- TRICARE Area Office Directors or their designees are responsible for planning and delivering services to meet the health care needs of their area of responsibility, through the military treatment facilities or memorandums of agreement with local host nation providers
- Military Treatment Facility (MTF) Commanders are responsible for managing health care delivery for active duty service members (ADSMs),
their TOP Prime-enrolled family members, and other eligible beneficiaries



TRICARE Options Overseas

The TOP Program offers TRICARE Prime (Managed Care Option), also referred to as TOP Prime to ADSMs and their **command-sponsored** active duty family members (ADFMs).

The TOP Program offers TRICARE Standard (Fee-for-Service Option) also referred to as TOP Standard to ADFMs, retirees and their eligible family members Under TOP Standard, cost shares and deductibles apply, just like stateside TRICARE Standard.



TRICARE Standard Overseas = TOP Standard

TRICARE Overseas Program (TOP)-Standard

offers non-active duty beneficiaries freedom to choose from a larger pool of TRICARE credentialed providers without having to get a pre-authorization for most-covered services.

TOP Standard benefits are identical to TRICARE Standard benefits in the continental United States, with the same cost shares and deductibles.

There are no enrollment forms, enrollment fees, or command-sponsorship requirements associated with TOP Standard coverage.

TOP Standard beneficiaries can seek care from a military treatment facility on a space-available basis.

Note: Active duty service members must enroll in TRICARE Overseas Prime or TRICARE Global Remote Overseas; they cannot use TOP Standard.



TRICARE Prime Overseas = TOP Prime

Active duty service members (ADSMs), including certain Guard and Reserve members and their eligible family members, who are **command-sponsored** to accompany the active duty sponsor overseas are eligible to enroll in TRICARE Overseas Program- Prime. (TOP-P).

- TOP Prime enrollment is not automatic
- ADSMs must take action to enroll themselves and their family members in TOP Prime.
- TOP Prime enrollees pay no enrollment fees, cost shares, or deductibles for TRICARE-authorized services while living overseas
- TOP Prime enrollment remains in effect until the enrollee disenrolls or becomes ineligible for TOP Prime or TRICARE coverage
- **Note: TRICARE eligible retirees, their family members, and others eligible beneficiaries who live overseas cannot enroll in TOP Prime, but are covered under TOP Standard.**



Overseas Providers

Each overseas region has its own unique characteristics as it relates to providers and the delivery of health care to TRICARE beneficiaries.

As you will see on the next slide, overseas providers are described a little differently from their stateside counterparts, largely because there is no overseas managed care support contractor in place to establish a stateside-like provider network, except in Puerto Rico.

Overseas host nation providers are also described a little differently by overseas area:

- In Europe there are preferred providers and partnership providers,
- in the Pacific there are Memorandum of Understanding (MOU) providers and non-network providers, and
- In Puerto Rico there are network and non-network providers.

Beneficiaries need to be aware of the differences and what they mean because they affect how a beneficiary goes about scheduling appointments, receiving care, being billed for TRICARE-covered Services, and filing a claim for reimbursement.

For this reason, the TRICARE Area Offices (TAO) and military treatment facility commanders (MTF) commanders take the lead in establishing agreements with local host nation providers to ensure delivery of quality health care within and outside of the military treatment facility.



Overseas Providers (continued)

Authorized Providers: A doctor or other individual provider of care, hospital, or supplier licensed by the state, accredited by a national organization, or meets other standards of the medical community, or is accredited by TRICARE to provide benefits under TRICARE.

Host Nation Provider: A healthcare provider that is certified by the host nation/native country to practice medicine within the host nation.

Preferred Provider: This provider is unique to TRICARE Europe. This host nation provider has signed a memorandum of agreement with the local MTF commander or the TRICARE Area Office-Europe (TAO-E) to treat TRICARE Prime beneficiaries when MTF health care is unavailable.

Partnership Provider: A host nation provider who is accredited by TRICARE and agrees to provide health care on the premises of the MTF.

MOU Provider: This provider is unique to TRICARE Pacific. This host nation provider has signed an internal memorandum of understanding with the local MTF commander or the TRICARE Area Office-Europe (TAO-E) to treat TRICARE Prime beneficiaries when MTF health care is unavailable, but may or may not accept TRICARE payments as payment in full for TRICARE covered services.

Network Provider: Unique to Puerto Rico. This individual or institutional/organization serves TRICARE beneficiaries through a **contractual agreement** with the regional contractor.

Non-Network Provider: Unique to Puerto Rico. This provider has no contractual relationship with the regional contractor and is therefore “out of the network”



TAO Europe

PREFERRED
PROVIDER
NETWORK

AUTHORIZED
PROVIDER
(TRICARE CERTIFIED)

NON-AUTHORIZED
PROVIDER

TRICARE
CANNOT PAY

TAO Europe

TAO Pacific

TAO LAC
(TOP Puerto Rico Prime)

PREFERRED PROVIDER MOA	PARTNERSHIP PROVIDER	MOU PROVIDER	Non-Network PROVIDER	NETWORK & NON-NETWORK PROVIDERS
SIGNS MOA AGREEMENT	SIGNS INTERNAL AGREEMENT with MTF	May SIGN Internal MOU Agreement with MTF	Participating & Non-Participating	PARTICIPATING & NON-PARTICIPATING
ACCEPTS TRICARE BILLED CHARGES	ACCEPTS TRICARE PAYMENT	ACCEPTS/Does Not Accept TRICARE Payment	Accepts/Does not Accept TRICARE Payment	ACCEPTS/DOES NOT ACCEPT TRICARE PAYMENT
FILES CLAIM FOR MEMBER	FILES CLAIM FOR MEMBER	FILES/Does Not file CLAIM FOR MEMBER	Files/Does not file Claim for members	FILES/DOES NOT FILE CLAIM FOR MEMBERS

Source: CFR 199.6 - Authorized Providers



TRICARE Global Remote Overseas Prime (TGRO)

TRICARE Global Remote Overseas (TGRO) delivers TRICARE Prime coverage to active duty service members (ADSMs) and their **command-sponsored** active duty family members (ADFMs) who are permanently assigned to designated **remote** overseas locations where military treatment facility care is not available. Retirees and their family members are not eligible to enroll in TGRO.



Enrollment

Enrollment is required. Beneficiaries enroll in TGRO by contacting a local TRICARE Point of Contact (usually located at a U.S. embassy) or by contacting the TRICARE Area Office in the assigned overseas region.



TGRO, continued

Contractor

- TRICARE has partnered with International SOS (ISOS) to establish a network of providers in select remote locations to direct beneficiaries to the best local care.
- ISOS arranges routine, urgent, and emergency medical and dental care for active duty service members.
- ISOS arranges routine, urgent, and emergency **medical** care for active duty family members (ADFMs). However, ISOS does **not** arrange **dental** care for ADFMs as their dental care is administered through enrollment in the TRICARE Dental Program.

Advantages

Some advantages to enrolling in TGRO:

- No out-of-pocket expenses
- No cost shares or deductibles
- No claims forms to file
- Access to an overseas network of credentialed providers
- Toll-free 24-hour access for medical advice



TRICARE For Life Overseas

Uniformed Services retirees who are entitled to Medicare Part A (in-patient hospital insurance) and who have purchased Medicare Part B (outpatient medical insurance) continue to receive TRICARE coverage overseas under the TRICARE for Life (TFL) Program.

TRICARE pays secondary to Medicare. However, since Medicare is not available overseas, except for U.S. territories and its territorial waters, TFL functions as the overseas retiree's primary health coverage, but under TOP (TRICARE Overseas Program) Standard rules.

- TFL beneficiaries are not required to file with Medicare as Medicare does not pay for care overseas.
- TFL beneficiaries are required to file claims the overseas claims processor, Wisconsin Physician Services.
- See the TRICARE For Life lesson for more information.



TRICARE Overseas Puerto Rico Prime

- In Puerto Rico, active duty service members (ADSMs) and their **command-sponsored** active duty family members (ADFMs) may enroll in the TRICARE Prime in Puerto Rico Program. Retirees and their eligible family members are not eligible for enrollment in TOP Prime.
- In place of a military treatment facility, ADSMs and ADFMs receive care from a credentialed Primary Care Provider (selected from a provider network established by Humana Military Healthcare Services (HMHS)).
- HMHS also manages the Puerto Rico Call Center to assist beneficiaries with scheduling appointments.
- Note: Active duty personnel who are in Puerto Rico temporarily on TDY/TAD, deployment, liberty or leave are provided urgent or emergency care through Puerto Rico Prime network providers.



TRICARE Overseas in Canada

TRICARE has established a Canadian Reciprocal Health Care Agreement that allows active duty service members (ADSMs) and their **command-sponsored** active duty family members (ADFMs) to receive medical and dental services at Canadian Forces Health Facilities when they enroll in TRICARE Overseas Program-Prime (TOP-P) while assigned in Canada. Retirees and their family members are not eligible for enrollment in TOP Prime.

ADSMs and their eligible ADFMs select a primary care manager from a Canadian Forces Health Facility.

The **Canada TOP-Prime service areas** include the following provinces:

- Alberta
- British Columbia
- Manitoba
- New Brunswick
- Newfoundland
- Northwest Territory
- Nova Scotia
- Ontario
- Quebec
- Saskatchewan

To find a Canadian Forces Health Facility TRICARE beneficiaries should call 1-613-945-6653 or contact the TRICARE Area Office Latin America/Canada Area Office.



Overseas Claims Processing

Who can file a claim overseas:

- The provider of services or supplies
- Sponsor
- Spouse
- Parent
- Legal guardian of a minor or an incompetent beneficiary
- Hospitals
- Independent providers or a group practice
- Overseas Point of Contact (located at a U.S. Embassy)



Claims Processing (continued)

A Provider submits the claim when:

- The provider is in the ISOS network (designated remote overseas areas)
- The provider is in the TRICARE Puerto Rico Prime Network (Latin America)
- The provider is in the Preferred Provider Network or a Partnership Provider (Europe)
- The provider is considered a Preferred Provider (Pacific)

A Beneficiary submits the claim when:

They see a host nation non-network provider. The beneficiary may be required to pay the full amount of the service up front and file a claim with the overseas claims processor using a DD Form 2642.

After the claim is submitted:

The beneficiary and provider each receive an explanations of benefits (EOB) from the overseas claims processor showing what services were rendered and how the payment was settled.



Pharmacy Overseas - Military Treatment Facility

Pharmacy Options:

Beneficiaries have four pharmacy options while residing or traveling overseas:

- Military Treatment Facility (MTF)
- TRICARE Mail Order Pharmacy
- TRICARE Retail (select US territories)
- Host Nation Pharmacies

Pharmacy claims:

Overseas claims, to include pharmacy claims, are submitted to the overseas claims processor (Wisconsin Physician Services).

Military Treatment Facility Pharmacy (MTF):

- Usually located within the MTF and
- Offers full pharmacy services.
- All TRICARE-eligible beneficiaries may use MTF pharmacies regardless of whether they are covered under TRICARE Overseas Prime, TRICARE Overseas Standard, TRICARE Global Remote Overseas, or TRICARE for Life.



Pharmacy Overseas - TRICARE Mail Order Pharmacy

TRICARE Mail Order Pharmacy (TMOP):

TMOP offers a cost-effective and convenient way for beneficiaries to get prescription medications mailed to their APO/FPO address. There are some limitations to receiving medications via mail order, i.e.; shelf life, temperature, package size, and refrigeration.

Note: Mail order prescriptions cannot be mailed to a private foreign residence. If beneficiaries are assigned to an embassy and do not have an APO/FPO address, they must use the embassy address.

Registration:

Beneficiaries can register for the TRICARE Mail Order Pharmacy (TMOP) in three ways:

- Register online at www.express-scripts.com/custom/did/ben_message
- Register by phone by calling 1-866-363-8667 to request a registration form
- Register by mail by downloading the registration form (using the link above) and mailing it to:

Express Scripts, Inc.
P.O. box 52150
Phoenix, AZ 85072-9954



Pharmacy Overseas - Retail and Host Nation Pharmacies

Retail Network Pharmacy:

The retail pharmacy benefit is only available in U.S. overseas territories, i.e., Guam, Puerto Rico, and U.S. Virgin Islands

Host Nation Pharmacies:

- TRICARE Overseas Program (TOP) Prime and TOP Standard beneficiaries may go to any host nation pharmacy for TRICARE covered medications.
- Beneficiaries have to pay upfront and file a claim with the overseas claims processor.



TRICARE Overseas Online Resources

**For more information about
TOP
Overseas, visit www.tricare.mil**

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Summary

Congratulations, you've finished TRICARE Overseas!

You should now be able to:

- Describe the TRICARE Overseas Program (TOP)
- Describe TOP Program options
- Describe the types of Overseas Providers
- Describe the TRICARE Global Remote Overseas (TGRO) Program
- Locate TOP Program resources online

